

PASCACK BANCORP, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 4022738	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$298	\$332	11.4%		
Loans	\$240	\$270	12.4%		
Construction & development	\$3	\$2	-24.1%		
Closed-end 1-4 family residential	\$34	\$37	7.9%		
Home equity	\$21	\$21	0.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-35.7%		
Commercial & Industrial	\$28	\$29	2.0%		
Commercial real estate	\$129	\$145	12.0%		
Unused commitments	\$27	\$26	-3.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-43.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$12	-53.7%		
Cash & balances due	\$6	\$14	135.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$274	\$306	11.9%		
Deposits	\$245	\$276	12.7%		
Total other borrowings	\$29	\$28	-0.6%		
FHLB advances	\$24	\$24	0.0%		
Equity					
Equity capital at quarter end	\$24	\$26	6.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	7.9%	--		
Tier 1 risk based capital ratio	9.8%	9.6%	--		
Total risk based capital ratio	11.0%	10.8%	--		
Return on equity ¹	13.9%	9.1%	--		
Return on assets ¹	1.1%	0.7%	--		
Net interest margin ¹	4.2%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	284.0%	--		
Loss provision to net charge-offs (qtr)	74.0%	240.4%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	31.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.8%	0.0%	0.9%	--
Commercial & Industrial	0.0%	4.4%	0.1%	0.3%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.5%	0.5%	0.0%	--